

note the great welfare of the State, and enhance her character, have resulted in their own destruction. And even under the most gloomy anticipations of certain annihilation of all their hopes, they yet avow with pride and satisfaction the willingness and pleasure with which they will continue to add to and increase the pledges, which they have already made for the honor of the State and the happiness of her people. They have been actuated by no personal considerations. No private views of aggrandizement prompted their assent to the present magnificent schemes of internal improvement, which are to unite the extremes of the State and bring to us the riches of the West. In all they have done, they had no object to attain—no desire to gratify, but the promotion of the best interests of Maryland. Now, however, they have been overtaken by misfortunes. Adversity has come upon them, and for all the liberality they have evinced they desire to be relieved from their distresses,—not by taking money from the treasury for their benefit—not by any extraordinary interposition of regard for them, but simply by permitting them to pledge their own property for their own use. The little that is left unincumbered, they desire to invest for themselves. They know that the risk is all their own—that none can suffer but themselves—that if they succeed, wealth and happiness shall again be theirs, and if they fail their loss will be irreparable. Yet they are willing to take the hazard—they desire to risk their all to save what is now in danger, and to take the responsibility of the consequences.

It is useless to say that all the farming exigencies may be supplied from the cities. They complain themselves of the scarcity of money, and desire greater banking facilities. But all who know any thing of banking transactions in commercial communities are aware that a farmer or planter can never procure loans on any terms that would be an accommodation to him. If he is now pressed for immediate payment of a debt, he may defer the mortification, and perhaps the ruin, with which an execution might visit him and his family, by a sixty days discount at bank; but at the end of that time, instead of one creditor, he has a thousand perhaps represented by a heartless corporation, dead to every emotion of sympathy, and obeying no other dictate than a sense of their own interests. By the plan proposed he may have his wants gratified on terms to suit himself—and such indeed as all men would prefer—by